said loan accounts about tender inter se bidding sale on the above mentioned date. The property will be sold...

Place : Jaipur Date : 23-06-2025

Authorised Officer Aavas Financiers Limited

BHARAT CO-OPERATIVE BANK (MUMBAI) LTD.

(MULTI-STATE SCHEDULED BANK)

Central Office : "Marutagiri", Plot No. 13/9A, Sonawala Road, Goregaon (East), Mumbai-400063. Tel. : 61890085 / 61890134 / 61890083.

AUCTION NOTICE

AUCTION SALE OF IMMOVABLE PROPERTY/IES

Sealed Offers/Tenders are invited from the public/intending bidders for purchasing the following immovable property/ies on "as is where is basis and as is what is basis" under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, read with Rule 8(6) of Security Interest Enforcement Rules 2002.

Sr. No	NAME OF THE MORTGAGOR / BORROWERS & BRANCH	OUTSTANDING AMOUNT AS PER DEMAND NOTICE	PROPERTY DESCRIPTION & ENCUMBRANCES KNOWN TO THE BANK	i. RESERVE PRICE, ii. EARNEST MONEY DEPOSIT (EMD) iii. BID INCREMENT AMOUNT (Over & Above Highest Bid Amount)	i. DATE & TIME OF INSPECTION ii. LAST DATE & TIME OF SUBMISSION OF TENDERS / OFFERS	DATE AND TIME OF OPENING THE TENDERS
1	Mr. Paraskumar Chaganlal Jain **Joint/Co-Borrower:** Mrs. Sushmadevi Paraskumar Jain [Charkop Branch] [1st Auction Notice]	Demand Notice Date : 14.12.2021 **Loan Account No. 007833330001110:** Rs.71,75,347/- as on 30.11.2021 together with further interest @9.90% per annum + penal interest @ 2% per annum thereon with effect from 01.12.2021. **(Less amount paid if any thereafter)**	Flat No 401, 4th Floor , admeasuring 855(79.43 Sq.Mtrs) Sq Ft Built up area, Shree Chhaya, Plot No.416, Sarsole (G.E.S), Sector 6, Behind Indusind Bank & Opp. State Bank of India, Off. Ahilya Gokul Patil Marg, Off. Palm Beach Road, Nerul,Village Sarsole District Navi Mumbai – 400706	i. Rs. 98,33,000/- ii. Rs. 9,83,300/- iii. Rs..50,000/-	i. 08.07.2025 from 11.00 a.m. to 05.00 p.m. ii. 28.07.2025 upto 05.00 p.m.	29.07.2025 at 11.00 a.m.
2	Mr. Satish Venkappa Gatty (Gatti) **Joint/Co-Borrower:** Mrs. Prabha Satish Gatty (Gatti) [Bhandup West Branch] [1st Auction Notice]	Demand Notice Date : 16.01.2023 **Loan Account No. 000233310065340:** Rs.4,32,186.16 as on 31.12.2022 together with further interest @9.90% per annum + penal interest @ 2% per annum thereon with effect from 01.01.2023. **Loan Account No. 000233370065566:** Rs.54,896.82 as on 31.12.2022 together with further interest @12.90% per annum + penal interest @ 2% per annum thereon with effect from 01.01.2023. **(Less amount paid if any thereafter)**	Flat No.B-405 admeasuring 595 sq.ft. Built up area on the Fourth Floor of New Kunal No.1 Co-operative Housing Society Ltd, constructed at land bearing Survey No.70, Hissa No.04, in the Revenue at Kalwa, within registration District and sub District of Thane and within the jurisdiction of Thane Municipal Corporation situated at Pakhadi, Kharegaon, Kalwa, District Thane- 400 605	i. Rs. 40,16,000/- ii. Rs. 4,01,600/- iii. Rs..25,000/-	i. 09.07.2025 from 11.00 a.m. to 05.00 p.m. ii. 29.07.2025 upto 05.00 p.m.	30.07.2025 at 11.00 a.m.
3	Dr.Darshan Prabhakara Shetty **Joint/Co- Borrowers:** Dr.Deepika Jayaram Shetty [Goregaon (East) Branch] [7th Auction Notice]	Demand Notice Date : 06.11.2020 **Loan Account No.000333710000089:** Rs.2,89,04,840.40 as on 25.10.2020 together with further interest @ 13.90% per annum + penal interest @ 2% per annum thereon with effect from 26.10.2020. **(Less amount paid if any thereafter)**	Shop No.F-1, admeasuring 237 sq.ft. carpet area (22.01 sq. meters carpet area) on the 1st Floor of the Building known as "Aaditya Plaza"constructed on land bearing Survey No.385, C.T.S.No.751, 751/1 to 88 of Revenue Village Malad (South), Taluka Borivili, in the Registration District of Mumbai Suburban situated Near Bombay Talkies Compound, Babulin Naka, Dadiseth Road, Malad (West), Mumbai – 400 064	i. Rs.76,00,000/- ii. Rs. 7,60,000/- iii. Rs.50,000/-	i. 01.07.2025 from 11.00 a.m. to 05.00 p.m. ii. 09.07.2025 upto 05.00 p.m.	10.07.2025 at 11.00 a.m.
4	Mr. Naveena Shekhara Shetty Through his constituted Power of Attorney Dr. Darshan Shetty [Goregaon (East) Branch] [4th Auction Notice]	Demand Notice Date : 12.07.2021 **i) Loan Account No. 000333330000155:** Rs.59,37,840.00 as on 23.06.2021 together with further interest @ 9.90% per annum + penal interest @ 2% per annum thereon with effect from 15.06.2021. **ii) Loan Account No. 000333510069172:** Rs.40,55,116.00 as on 29.06.2021 together with further interest @ 13.90% per annum + penal interest @ 2% per annum thereon with effect from 30.06.2021. **iii) Loan Account No. 000333510069552:** Rs.2,66,78,276.00 as on 29.06.2021 together with further interest @ 13.90% per annum + penal interest @ 2% per annum thereon with effect from 30.06.2021. **(Less amount paid if any thereafter)**	i) Shop No.F2, admeasuring 290sq.ft. (26.941 sq. meters) carpet area on the First Floor in "Aaditya Plaza" constructed on land bearing Sy. No.385, City Survey No. 751, 751/1 to 88 of Village Malad (South), Taluka Borivali, District Mumbai Suburban, Near Bombay Talkies Compound, Babulin Naka, Dadisheth Road, Malad (West), Mumbai – 400 064	i. Rs. 82,00,000/- ii. Rs.8,20,000/- iii. Rs.50,000/-	i. 01.07.2025 from 11.00 a.m. to 05.00 p.m. ii. 09.07.2025 upto 05.00 p.m.	10.07.2025 at 12.00 noon
			ii) Shop No. F3, admeasuring 292 sq. ft (27.12 sq. meters) carpet area on the First Floor in "Aaditya Plaza" constructed on land bearing Sy. No.385, City Survey No. 751, 751/1 to 88 of Village Malad (South), Taluka Borivali, District Mumbai Suburban, Near Bombay Talkies Compound, Babulin Naka, Dadisheth Road, Malad (West), Mumbai – 400 064	i. Rs. 85,36,000/- ii. Rs.8,53,600/- iii. Rs.50,000/-	i. 01.07.2025 from 11.00 a.m. to 05.00 p.m. ii. 09.07.2025 upto 05.00 p.m..	10.07.2025 at 01.00 p.m.

Terms and Conditions of the Bharat Co-operative Bank (Mumbai) Ltd – Auction Sale:-

1) Auction is being held on "AS IS WHERE IS BASIS AND AS IS WHAT IS BASIS" with all the existing and future encumbrances / Society Dues / Builders dues / Property Tax / Utility Service provider outstanding dues etc. and same shall be borne by bidders whether known or unknown to the Bank. The Bank is not responsible for encumbrances unknown to the Bank. The Authorised Officer / Secured Creditor shall not be held responsible in any way for any third-party claims / rights / dues received after date of opening the bid. The purchaser should conduct due diligence on all aspects related to the property to his / her satisfaction. The purchaser shall not be entitled to make any claim against the Authorized Officer / Secured Creditor in this regard at a later date.
2) Tenders quoted below the "Reserve Price" will not be considered & same is liable to be rejected.
3) The Bidder shall submit bid / offers alongwith their KYC documents and 10% of EMD amount by Pay Order / D.D. drawn in favour of **"Bharat Co-operative Bank (Mumbai) Ltd." [Envelope containing the Bids / offer should superscribed as Bid for "Flat / Shop No.______"].**
4) Place of Submission and opening of Tenders/Offers : Bharat Co-operative Bank (Mumbai) Ltd., Central Office – Recovery & Legal Department, Marutagiri, Plot No.13/9A, Sonawala Road, Goregaon (East), Mumbai – 400 063.
5) Outstanding Builder / Society dues, Property Tax, Utility Bills etc. and Charges for documentations, transfer fees of Society / Builders / Revenue Department, Conveyance, Stamp Duty, Registration Charges with the Joint Sub-Registrar of Assurances as applicable and other statutory dues if any, shall be borne by the purchaser and the Bidder / purchaser above should complete all the transfer formalities & the Bank will not be responsible in any manner whatsoever, in this regard.
6) In case of more than one bid is received for above Reserve Price, the Bidders present during the opening of the Tenders may participate in the Oral Bidding / Inter-se Bidding. **The Authorised Officer of the Bank have discretion in the manner of conduct of sale including decision with regard to inter-se bidding / negotiations amongst the bidders to realize highest sale value for the said property/ies. Bidders are, therefore advised to remain themselves or through their duly authorized representative(s) well before time, who can take the decision for them.**
7) The Authorised Officer reserves the right to reject any or all tenders and/or postpone the date and time of opening of tender or sale confirmation without giving any reason thereof.
8) Mortgagor/borrower/joint-borrower/surety/guarantor may bring maximum bid /offers to realize a good value.
9) The successful bidders should deposit 25% (including 10% EMD) of the bid amount immediately on the same day or not later than next working day, as the case may be, of opening of bids and balance 75% within 15 days from the date of opening the tenders. In case, successful bidder failed to pay the remaining 15% of the bid amount as aforesaid then the EMD amount shall stand forfeited automatically without any further notice.
10) If the successful bidders fail to pay the balance 75% of the bid amount within 15 days from date of opening the offers, the deposited amount shall stand forfeited.
11) In case of non-acceptance of offer of purchaser by the Secured Creditor / Authorised officer, the EMD amount of 10% paid along with the application will be refunded / returned without any interest to the unsuccessful bidders.
12) The Principal Borrower / Joint-Borrower / Guarantor / Mortgagor is hereby informed in their own interest to take away all the movables, personal belongings, office documents / equipments / papers, articles, etc. which are not hypothecated to the Bank, if any lying in the above said premises with prior intimation in writing to the Authorised Officer, failing which the same shall be removed / disposed-off as scrap without any realizable, value without giving any further notice to you Borrower / Joint-Borrower / Guarantor /Mortgagor to enable us to handover the vacant and peaceful possession of said assets to the successful bidders on receipt of entire sale amount, which please take note.

Note : 1) This is also a 30 days notice as the case may be to the Borrower / Joint-Borrower / Guarantor / Mortgagor of the above loan accounts under Rule 8[6] of the SARFAESI Act, 2002 about holding of sale by inviting sealed tenders from the public in general for the sale of the above said secured assets on abovementioned date if your dues are not cleared in full. 2) The Bank will not be responsible for payment or any arrears or taxes or assessment taxes or maintenance etc. 3) Notice is hereby ... / Joint Borrowers / Sureties / Guarantors u/s.13(8) of the SARFAESI Act, 2002 to pay the sum as mentioned above

Shetty Through his constituted Power of Attorney Dr. Darshan Shetty [Goregaon (East) Branch] [4th Auction Notice]	**i) Loan Account No. 000333330000155:** Rs.59,37,840.00 as on 23.06.2021 together with further interest @ 9.90% per annum + penal interest @ 2% per annum thereon with effect from 15.06.2021. **ii) Loan Account No. 000333510069172:** Rs.40,55,116.00 as on 29.06.2021 together with further interest @ 13.90% per annum + penal interest @ 2% per annum thereon with effect from 30.06.2021. **iii) Loan Account No. 000333510069552:** Rs.2,66,78,276.00 as on 29.06.2021 together with further interest @ 13.90% per annum + penal interest @ 2% per annum thereon with effect from 30.06.2021. **(Less amount paid if any thereafter)**	(26.941 sq. meters) carpet area on the First Floor in "Aaditya Plaza" constructed on land bearing Sy. No.385, City Survey No. 751, 751/1 to 88 of Village Malad (South), Taluka Borivali, District Mumbai Suburban, Near Bombay Talkies Compound, Babulin Naka, Dadisheth Road, Malad (West), Mumbai – 400 064	ii. Rs.8,20,000/- iii. Rs.50,000/-	11.00 a.m. to 05.00 p.m. ii. 09.07.2025 upto 05.00 p.m.	at 12.00 noon
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2) Tenders quoted below the "Reserve Price" will not be considered & same is liable to be rejected.
3) The Bidder shall submit bid / offers alongwith their KYC documents and 10% of EMD amount by Pay Order / D.D. drawn in favour of **"Bharat Co-operative Bank (Mumbai) Ltd." [Envelope containing the Bids / offer should superscribed as Bid for "Flat / Shop No._____"].**
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Sd/-
AUTHORISED OFFICER
BHARAT CO-OPERATIVE BANK (MUMBAI) LTD

Date : 21.06.2025
Place: Mumbai